

1. (amended) In a debit phone system with a system provider having a host processor that maintains accounts for use of mobile phone units, a [A] mobile phone unit with internal accounting for use in a phone network wherein the mobile phone unit is a unitary hand-held device that internally calculates call charges and decrements call charges from a debit account, the mobile phone unit comprising:

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[first] communication means in the mobile phone unit for wireless communication in the phone network;

[second communication means for communication with a host processor, of a system provider in a debit phone system;]

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internal processing means in the mobile phone unit including a processor, a clock [chip] and memory for processing calls and call charges;

program means retained in the memory of the mobile phone unit including rate data and a complex billing algorithm with a multiple factor accounting protocol for classifying calls according to the basic categories of local calls, long distance calls, international calls and roaming calls, [and rate data for internally] applying a call rate according to category, and calculating call charges as calls are made, the program means further including internal accounting means for generating an

internal debit account in the phone unit, wherein the phone unit has means for communicating with the system provider and adding an authorized amount to the debit account;

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wherein the mobile phone unit internally calculates call charges and decrements the calculated call charges from [a] the amount in the debit account in the mobile phone unit as calls are made and wherein the mobile phone unit [includes] includes phone unit identification means for verification by [a] the system provider using the host processor that a phone use account amount addable [has been added] to the debit account of the identified phone unit has been prepaid; and,

locking means for preventing calls from the phone unit when the amount in the debit account is exhausted.

2. (amended) The mobile phone unit of claim 1 wherein the program means further includes means for storing [all] call charges as record [recorded] data in the memory.

3. (amended) The mobile phone unit of claim 2 wherein the mobile phone unit has means for a communication session being initiated by [a] the host processor at a time controlled by the system provider and communicating the record data of stored call charges from the mobile phone unit to [a] the host processor of [a] the system provider.

4. (amended) The mobile phone unit of claim 1 wherein the mobile phone unit has means for receiving an increase in the amount of the debit account in the mobile phone unit during a communication session with [a] the host processor.

6. (amended) The mobile phone system of claim [11] 1 wherein the mobile phone unit has control means for deactivating the mobile phone unit when the debit account is exhausted.

7. (amended) The mobile phone system of claim [16] 6 wherein the mobile phone unit has paging means for establishing a communication [link] session with the host processor [unit] when the phone unit is deactivated.

14. (amended) The mobile phone unit of claim 1 wherein the mobile phone unit includes a visual display and the program means generates a visual display of the current amount of the debit account [status] in the visual display.

16 18. (amended) The mobile phone unit of claim [17] 1 wherein the multiple factor accounting protocol includes code means for factoring in [call] the roaming charges based on the location of the mobile phone unit in a multi-zone communication network.

17 19. (amended) The mobile phone unit of claim [17] 1 wherein the multiple factor accounting protocol includes code means

for factoring in (call) the roaming charges based on the location of the mobile phone unit in a multi-zone communication network when called.

18 20. (amended) The mobile phone unit of claim [17] 1 wherein the multiple factor accounting protocol includes code means for factoring in [call] long distance charges based on a location of a party being called.

19 21. (amended) The mobile phone unit of claim [17] 1 wherein the multiple factor accounting protocol includes code means for factoring in call surcharges and deductions based on a data content of a call.

20 22. (amended) The mobile phone unit of claim [17] 1 wherein the multiple factor accounting protocol includes code means for classifying calls for calculating call charges based on a telephone number called from the mobile phone unit.

21 23. (amended) The mobile phone unit of claim [17] 1 wherein the clock [chip] of the mobile phone unit is a real time clock [chip] and the multiple factor accounting protocol includes code means for calculating call charges based on the time of day of calls on the mobile phone unit.

22 24. (amended) The mobile phone unit of claim 23 wherein the real time clock provides time and date, and the phone unit has